

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
ORLANDO DIVISION**

IN RE:

CASE NO. 6:08-BK-06186-KSJ

ELMOSTAFA TAIF
and LAILA TAIF

CHAPTER 7

Debtors.

CENTRAL FLORIDA EDUCATORS
FEDERAL CREDIT UNION

Plaintiff,

ADVERSARY PRO. NO: 6:08-AP-00196-KSJ

v.

ELMOSTAFA TAIF
and LAILA TAIF,

Defendants.

_____ /

FINAL JUDGMENT OF NONDISCHARGEABILITY

A hearing having been held in this case on February 21, 2013, before the Court upon the Motion for Final Judgment of Nondischargeability (Doc. 41) filed by CENTRAL FLORIDA EDUCATORS FEDERAL CREDIT UNION ("Movant"). For the reasons stated on the record, it is,

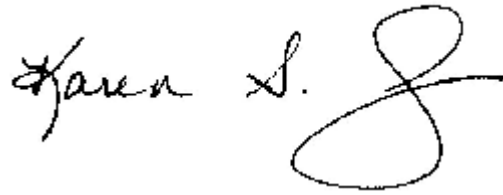
ORDERED AND ADJUDGED:

1. Movant's Motion for Final Judgment of Nondischargeability is GRANTED. The Motion to Reopen is denied by separate Order.

2. Pursuant to Section 523(a)(2), the debt owed by Defendants, ELMOSTAFA TAIF AND LAILA TAIF, to Plaintiff, CENTRAL FLORIDA EDUCATORS FEDERAL CREDIT UNION, in the amount of \$53,691.13 in Bankruptcy Case Number 6:08-bk-06186-KSJ is non-dischargeable.

3. Plaintiff, CENTRAL FLORIDA EDUCATORS FEDERAL CREDIT UNION, shall recover of the Defendants, ELMOSTAFA TAIF AND LAILA TAIF, the sum of \$38,117.90 with interest at the federal rate of .18% as provided by law, plus attorney's fees of \$642.50 and interest in the amount of \$14,930.73 as of the day of submission.

DONE and ORDERED in Orlando, Florida, on March 8, 2013.

A handwritten signature in black ink, appearing to read "Karen S. Jennemann", with a large, stylized flourish at the end.

KAREN S. JENNEMANN
UNITED STATES BANKRUPTCY JUDGE

Copies Furnished to:

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